

February 25, 2010

Ms. Pamela J. O'Connell
Bureau Chief
California Department of Insurance
Market Conduct Division
300 Capital Mall, 16th Floor
Sacramento, CA 95814

RE: Final and Adopted Market Conduct Examination Report
Assurity Life Insurance Company, NAIC #71439
Claims Practices, Exam Period 7/1/2008-6/30/2009

Dear Ms. O'Connell,

This letter acknowledges receipt and acceptance of the Final Report of Examination as identified above.

We thank you and your staff for the courtesies and professionalism extended to us throughout the examination.

Sincerely,



Carol S. Watson